

**FEE TRANSMITTAL**

Electronic Version v08

Stylesheet Version v08.0

**Title of  
Invention****DETERMINATION OF RISK FACTORS FOR USE IN A CARD REPLACEMENT  
PROCESS**

Application Number :

Date :

First Named Applicant: Kenneth William Austin

Attorney Docket Number: 60655.4017

**TOTAL FEE AUTHORIZED \$ 770**

Patent fees are subject to annual revisions on or about October 1st of each year.

Filing as large entity

**BASIC FILING FEE**

Fee Description	Fee Code	Amount \$	Fee Paid \$
Utility Filing Fee	1001	770	770
Subtotal For Basic Filing Fees: \$ 770			

**EXTRA CLAIM FEES**

Fee Description	Extra Claim	Fee Code	Amount \$	Fee Paid \$
Total Claims : 11	0	1202	18	0
Independent Claims : 3	0	1201	86	0
Subtotal For Extra Claims Fees: \$ 0				

**AUTHORIZED BILLING INFORMATION****The commissioner is hereby authorized to charge indicated fees and credit any overpayments to:**

Deposit account number: 192814

Access Code \*\*\*\*

Deposit name: Snell and Wilmer, LLP

Deposit authorized name: Howard I Sobelman

Signature: /HIS

Date (YYYYMMDD): 2004-05-24

Charge Any Additional Fee Required Under 37 C.F.R. Sections 1.16 and 1.17.